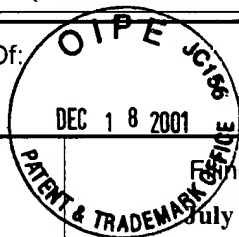| TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))	Docket No. 09163-20801

In Re Application Of: Kinney et al.			
Serial No. 09/901,553	Filing Date July 6, 2001	Examiner To Be Assigned	Group Art Unit 2164

Title:

METHOD AND SYSTEM FOR CREDIT AUTHORIZATION IN MEMBER EXCHANGE

Address to:
**Assistant Commissioner for Patents
Washington, D.C. 20231**

37 CFR 1.97(b)

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application; within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or before the mailing date of a first Office Action on the merits, whichever event occurs last.

37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after three months of the filing of a national application, or the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or after the mailing date of a first Office Action on the merits, whichever occurred last but before the mailing date of either:

    1.   a Final Action under 37 CFR 1.113, or

    2.   a Notice of Allowance under 37 CFR 1.311,

    whichever occurs first.

Also submitted herewith is:

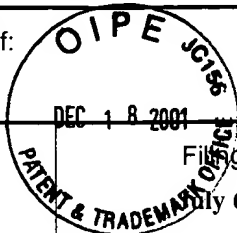☐   a certification as specified in 37 CFR 1.97(e);

OR

☐   the fee set forth in 37 CFR 1.17(p) for submission of an Information Disclosure Statement under 37 CFR 1.97(c).

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))	Docket No. 09163-20801

In Re Application Of: Kinney et al.			
Serial No. 09/901,553	Filing Date July 6, 2001	Examiner **To Be Assigned**	Group Art Unit 2164

Title:

METHOD AND SYSTEM FOR CREDIT AUTHORIZATION IN MEMBER EXCHANGE

*OIPE
JC156
DEC 1 8 2001
PATENT & TRADEMARK OFFICE* (round stamp)

Payment of Fee
(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

☐ A check in the amount of   is attached.

☐ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No.
as described below. A duplicate copy of this sheet is enclosed.

    ☐ Charge the amount of

    ☐ Credit any overpayment.

    ☒ Charge any additional fee required.

Certificate of Transmission by Facsimile*	**Certificate of Mailing by First Class Mail**
I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (Fax. No. _____) on _____ (Date)	I certify that this document and fee is being deposited on _____ with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231. *Michella Mckenzie* (signature)
Signature	*Signature of Person Mailing Correspondence*
	Michella Mckenzie
Typed or Printed Name of Person Signing Certificate	*Typed or Printed Name of Person Mailing Correspondence*

*This certificate may only be used if paying by deposit account.

(signature)

Signature

39,777

Dated: NOV 21, 2001

CC:

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO.: 09163-20801	SERIAL NO.: 09/901,553
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)		APPLICANT: Kinney et al.	
		FILING DATE: July 6, 2001	GROUP ART UNIT: 2164

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		6,058,378	05/02/00	Clark et al.			Jun. 07, 1995
		6,029,146	02/22/00	Hawkins et al.			Aug. 21, 1996
		6,018,721	01/25/00	Aziz et al.			May 19, 1997
		6,014,627	01/11/00	Togher et al.			Jun. 18, 1996
		5,802,499	09/01/98	Sampson et al.			Jul 13, 1995
		5,732,400	03/24/98	Mandler et al.			Jan 4, 1995
		5,717,989	02/10/98	Tozzoli et al.			Oct 13, 1994
		5,671,363	09/23/97	Cristofich et al.			Jun. 7, 1995
		5,649,116	07/15/97	McCoy et al.			Mar. 30, 1995
		5,375,055	12/20/94	Togher et al.			Feb. 3, 1992

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Papers, Etc.)*

			Boom.com Reveals U.S. Trading & New Look Website – www.internetnews.com, pp. 1-2.
			North American Institutional Brokers-Professional Order Execution Website – www.naib.com: "About Us", pp. 1-2; "Total Trading Support", pp. 1-2.

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.